

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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APPLICANT: James H. Wolfston, Jr., et al.

EXAMINER: Ojo O. Oyeibisi

FILING DATE: January 07, 2002

TITLE: Coordination of Independent Billing and Liquidity Providers to Facilitate Electronic Payments

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO RESTICTION REQUIREMENT**

In response to the Restriction Requirement of August 3, 2009, Applicants respond as follows:

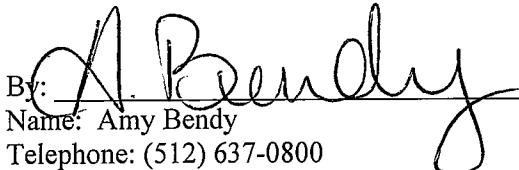
**Amendments to the Claims** begin on page 2 of this paper.

**Remarks/Arguments** begin on page 11 of this paper.

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**CERTIFICATE OF TRANSMISSION UNDER 37 C.F.R. 1.8**

I hereby certify that this correspondence in being transmitted to the United States Patent and Trademark Office on September 3, 2009.

By:   
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